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ABSTRACT

Approaches taken by corporations and foundations to help low-income students from the inner city plan and pay for college are described and discussed. The Cleveland (Ohio) Scholarship Programs were launched in 1967 to provide supplementary scholarship assistance and financial aid counseling to over 1,000 area students annually. Also in Cleveland, the Scholarship-in-Escrow Plan, begun in 1987, sets aside money for secondary school students earning good grades. In 1984, Boston (Massachusetts) built into a privately-sponsored Plan for Excellence in the Public Schools a program called ACCESS for Boston public school students based on Cleveland's original concept. Corporations and area foundations raised an endowment fund of $5.5 million with interest earnings paying for ACCESS counselors and scholarships. In 1988, over 1,000 high school seniors received advice on college attendance and financial aid, with ACCESS awards averaging over $500. The Cleveland and Boston models are important because: (1) all students, not just those from one grade of a school, are eligible; (2) expert counselors provide guidance to students and parents; (3) aid is available year after year; and (4) existing federal, state, and campus aid sources are tapped. Other cities and several states have launched similar initiatives. Twelve additional sources of information are listed. (MSE)

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BUSINESS ASSISTANCE TO URBAN COLLEGE-BOUND STUDENTS: MODELS THAT WORK

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How best can corporations and foundations help low-income students from the inner city plan for and pay for college? What are the advantages and shortcomings of various models of financial assistance to students? What can be learned from twenty years of experimentation and how can business and governmental executives evaluate the "new ideas" in urban scholarship and counseling programs?

Business leaders in Cleveland and Boston during the 1980's raised millions of dollars to support inner-city student scholarships. Their private sector initiatives, although less personalized than Eugene Lang's "I Have A Dream" Foundation, cast a much broader net for needy high school students and leverage a much larger sum of money for more students over a longer span of time.

In 1967, community leaders in Cleveland launched successfully the Cleveland Scholarship Programs, which provide supplementary scholarship assistance (so-called "last dollar" scholarships) and financial aid counseling to more than 1,000 Cleveland area students each year. A new plan, the Scholarship-in-Escrow program (SIE), was begun in 1987. A task force of the Greater Cleveland Roundtable and Ameritrust, a Cleveland bank, worked out details of the SIE plan, which sets aside sums of money for students earning good marks in grades 7-12.

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Boston in 1984 built into the privately sponsored Plan for Excellence in the Public Schools a program called ACCESS for Boston public school students based on the Cleveland "last dollar" scholarship and counseling model. Corporations and Boston area foundations raised an endowment fund of $5.5 million with interest earnings paying the costs of ACCESS counselors and scholarships. By 1988 over 1,000 high school seniors annually received advice on attending college and obtaining financial aid. ACCESS awards averaged over $500.

The Cleveland and Boston scholarship programs are important models because:

1. All students, not just those from one grade of a single elementary school, are eligible for assistance;

2. Expert financial aid counselors provide guidance to the students and their parents;

3. The aid is available year after year, not just to one class upon graduation in a certain year; and

4. Existing state, federal aid and campus sources are tapped to the fullest.

Thousands of college-bound students in each of these cities benefit. No one gets a scholarship unless he/she can demonstrate actual need, a cornerstone of most financial aid programs. Other cities and several states have launched similar initiatives.

Cleveland Pioneers

Cleveland hired a team of financial aid advisors, a fundraiser and an administrator for the Cleveland Scholarship Programs (CSP). The city recognized the inadequacy of education opportunity programs and built its capacity to inform youngsters that college was attainable and how to apply for aid.

During the 1970's the Cleveland programs operated on two important assumptions:

1. Students not only need money but also detailed advice on how to apply for college, when and how to qualify for financial aid, and encouragement to stay in school.

2. Private scholarship funds are required to fill any remaining need or cost of education gaps after all other public grants, work study money and loans have been authorized by campus and state aid offices.

How successful have the Cleveland Scholarship Programs been over a twenty-year period?

1. At the end of 1987 more than 50,000 students had been assisted in their efforts to pursue higher education.

2. The percentage of Cleveland public school students pursuing college or vocational training rose from 12 percent to 52 percent.

3. Cleveland leaders raised almost $6 million over 20 years in college scholarships for the further education of disadvantaged students.

4. CSP provided more than $4 million of specialized counseling services by twenty-one part-time financial aid advisers and in payment of college test fees, application fees, acceptance fees and housing fees if they could not be deferred or waived.

5. The above efforts leveraged another $70 million in state, federal and institutional sources for Cleveland students over the two decades.

President Reagan's Task Force on Private Sector Initiatives saluted CSP as a model program and the U.S. Department of Education invited twenty-three cities in 1985 to a Washington conference to discuss similar strategies for other cities. The CSP model was adopted by or influenced programs in Boston, Baltimore, New York, Miami, Columbus and Dayton, Ohio; Richmond, Norfolk and Alexandria, Virginia and elsewhere.

CSP also serves suburban and private Ohio schools near Cleveland provided they pay a fee for the support of additional counselors.

Boston Initiatives

Boston Public Schools in 1981 sought help from universities and businesses, many already cooperating with individual schools on a partnership basis. A Boston Compact, announced by the Boston Private Industry Council (PIC), focused on cooperative incentives between the city school system and the corporate community: as long as Boston schools raised attendance rates and test scores, and lowered dropout rates, summer jobs were

guaranteed as well as consideration for full-time jobs after graduation. Fourteen working groups were established, including a task force to enlist volunteers to counsel youngsters about college financial aid. Four hundred companies signed the Compact.

Twenty-five colleges and universities offered to increase the number of Boston public school graduates enrolling in postsecondary education by 25 percent over a five-year period in exchange for stronger academic preparation by the schools.

In the early 1980's Boston's climate of business support for education moved from good to excellent. The Bank of Boston on the occasion of a 200th anniversary created an urban education endowment called the Boston Plan for Excellence in the Public Schools. A gift of $1.5 million in stocks was designated for school improvement grants to fund proposals submitted by teachers and principals. A major life insurance and financial services company, The New England celebrated 150 years of success with a series of gifts to Boston, the largest of which was a $1 million donation to endow the ACCESS program.

ACCESS is an acronym for the Action Center for Educational Services and Scholarships. The purpose of ACCESS was to assure that any academically qualified student in the Boston public schools has a chance to go to college. From the start the ACCESS effort emphasized financial aid counseling as an ingredient just as important as the last dollar scholarships. Although volunteers were helpful and regular high school counselors wanted to provide more assistance, the initial ACCESS counselors were offered pay equivalent to substitute teacher per diem salaries in the Boston schools.

ACCESS sponsors knew it would not be enough to help college freshmen for one year or to fund only one class of high school seniors. Funds were needed to renew the assistance in subsequent years. The New England CEO, Ted Phillips, decided to raise five million dollars for ACCESS. The Boston Foundation authorized a challenge grant of $1 million on a two to one match. Pledges poured in. During a vigorous campaign, the Private Industry Council agreed to a novel amendment to The Boston Compact -- that all Boston public high school graduates who completed post-secondary programs would be given the opportunity to interview for professional and management positions in those same companies which had agreed to hire summer employees and high school graduates.

The public announcement of this commitment to provide access to higher education and professional careers to inner-city public school students brought immediate acclaim from the Boston press, The New York Times, Wall Street Journal, USA Today and the major television networks. Meanwhile, Boston University, Boston College, Northeastern University and the University of Massachusetts at Boston sponsored additional scholarships for city youth worth several million dollars each year.

So warm was the reception that a non-profit organization, the Massachusetts Higher Education Assistance Corporation (MHEAC) contributed one million dollars to endow the counseling and information component. The unanimous vote of the MHEAC board brought the total contributions and pledges to $5.5 million.

Last dollar scholarships were increasing, but was information about sources of aid for college sufficient? Leaders of MHEAC and ACCESS felt much more needed to be done and developed additional strategies to inform students and parents about post-secondary education:

1. City children know very little about colleges, and their parents (or parent) often lack both information and transportation to colleges ten miles from the city. The Boston schools supported student trips to nearby suburban colleges willing to recruit more urban students. Later, a private corporation, New England Education Loan Marketing Corporation, provided a small grant for these trips.

2. The fact that crucial decisions about courses must be made early was emphasized to students not accustomed to thinking early about the post-secondary option. During 1988 The Education Resources Institute (TERI) agreed to finance an early awareness booklet prepared in English and Spanish by the Association of Independent Colleges and Universities of Massachusetts (AICUM). Within weeks the first 50,000 copies were spoken for and a second edition of 25,000 ordered. Parents are thirsty for ideas on what to do in the middle grades or earlier to assist their children in obtaining higher education.

3. Many urban students needed to practice in preparing for SAT and ACT tests. The regional office of The College Board helped MHEAC schedule practice examinations by providing previous copies of entrance examinations and advice on how to score and report any patterns of academic weakness to students.

4. Once admitted to college, inner city students continue to need advice on how to stay in school and cope with numerous challenges, only one of which is money. ACCESS has developed a comprehensive support system for students while in college.

The College Board Commission on Pre-College Guidance and Counseling (Keeping the Options Open, CEEB, New York, 1986) recommends early awareness programs of guidance and urged stronger collaboration among schools, agencies, colleges, businesses and other community resources for these purposes. The College Board concluded, as had Cleveland and Boston teachers, that high schools have "too few counselors trying to do too much for too many."

Cleveland Takes the Compact Further

Late in 1986 the new Cleveland Public School Superintendent of Schools, Alfred D. Tutela, announced an intention to increase the holding power of the Cleveland schools whose dropout rate was around 50 percent. He also asked for help on a School-to-Work Youth Employment Transition program including summer jobs and priority hiring for Cleveland public school graduates. A non-profit organization called Youth Opportunities Unlimited (YOU) conducted the job readiness training and arranged summer jobs for 2,000 students and arranged community service projects for another 600 students. This variation on the Boston Compact was called the Cleveland Initiative for Education.

The other component was a new incentive plan to reward pupils who studied hard for good grades in academic subjects in middle school and senior high. Called the Scholarship-in-Escrow (SIE) program, students would earn $40 for each A grade, $20 for each B, $10 for each C in a core academic subject with a $10 bonus for each honors class. Cleveland students qualified for $1.8 million in credits during the last two quarters of the 1987-1988 school year. A task force of the Greater Cleveland Roundtable worked out the SIE program details and Ameritrust, a Cleveland bank, devised a system of accounts for each student.

No one in Cleveland feels that success will come easily or automatically. In 1987 almost 40 percent of the students in grades 7 through 12 earned only D's and F's in the core academic subjects. In 1988 any student with straight A's from the seventh grade on could build up as much as $4,800 in college credit while a C student could earn $1,000, assuming 30 courses and four quarters of grades in each course. The bank will issue a statement to each student periodically showing how much money has been earned. A student will have up to eight years to spend the money on continued education. If the student leaves the system, the money is lost to that student.

The Cleveland Foundation committed $3 million to stimulate a drive to raise an endowment for S.I.E. from corporations and other foundations. Two major Cleveland companies, TRW Inc. and the Eaton Corporation, in 1988 pledged $2 million to the Payment for Grades program.

Superintendent Tutela suggests that "These programs will give kids a reason to dream. College can become a real possibility. A job becomes a real possibility. There is a reason to stay in school and graduate."

Higher education institutions also agreed to support the Cleveland Initiative. Oberlin College has offered to put up matching scholarships to any Cleveland student who earns such a scholarship. So will Case Western Reserve University.

Other Cities, Other States

A dozen other urban communities and several states have also decided to raise funds to encourage urban youth prepare for and finance a college education.

Baltimore has begun a five-year, $25 million fund drive creating the College Bound Foundation with a permanent endowment aimed at helping economically disadvantaged graduates of the city public schools, although other students can also qualify. The format includes:

1. underwriting costs of preparing for college, including college entrance exams, application fees and SAT exam preparation course;
2. full and partial grants, including "last dollar" financing;
3. help in applying for college admissions and financial aid;
4. paying college acceptance and dorm reservation fees; and
5. providing continuing mentors, including paid student tutors and peer counselors at college.

The Greater Baltimore Committee organized the College Bound Foundation with a board consisting of the mayor, the school superintendent, the University of Maryland-Baltimore County president, a foundation president and six corporate executives. As in Cleveland and Boston, one goal is to prevent dropouts, and a major tactic is the hiring of special college counselors. Starting with sixth graders, businesses (as many as 150) will provide tours to introduce pupils to the business world and ultimately provide summer internships and part-time after school jobs.

Meanwhile, the State of Florida received funds from the McKnight Foundation (established by the leader of 3M) to finance Centers of Excellence to develop academic talent, and support parent training and encourage personal enrichment. There are 35 Centers of Excellence in Florida providing assistance to Black students through a full program of services and support. During 1986, McKnight provided $100,000 and the Florida State Legislature, $150,000.

The explicit McKnight-Florida strategy is to create Black community support for minority youth. The tactics include:

1. heavy reliance on Black churches, 75 of them, to instill a sense of heritage, cultural pride and moral purpose, and provide homework centers;
2. creation of McKnight Achievement Societies in each county or community with distinctive jackets and a logo to reward honor graduates earning A's and B's and/or achieving music/artistic work of distinction;
3. enlistment of adult sponsors/mentors who link the students to successful adult professionals in the community;
4. sponsorship of a statewide "brain bowl," an academic equivalent to highly-visible athletic recognition.

The National Urban League has endorsed this program and Florida has pledged to help support creation of a $25 million endowment fund. The McKnight program, with its reliance on churches, mentors, academic competition and young Black Achiever clubs builds a support structure for Black, Cuban and Haitian youth which could help many thousands of students each year.

Other Corporate, Community and Philanthropic Models

The Citizen's Scholarship Foundation of America (CSFA) manages more than 220 scholarship programs for 350 local community chapters and for more than 100 corporations and smaller foundations. CSFA chapters encourage recipients to repay their scholarships later in life, in effect an "honor loan" or moral obligation to help the next generation of students.

Now headquartered in St. Peter, Minnesota, CSFA has grown from $2 million in awards in 1984 to almost $10 million in 1988. Program administration, volunteers and fundraising expenses amount to about 17 percent, much of which in recent years represents management fees to help corporations run an employee or community program. CSFA activity is especially strong in New England, New York, Minnesota and Indiana, but CSFA has hired program development officers in California and New Jersey to expand services to other regions.

Beyond the Lang Model

Eugene Lang's example of assistance to one New York City 6th grade class, and "I Have A Dream" foundation, has captured the popular imagination and won supporters in other cities. Just a few examples include:

1. Philadelphia's initiative by George Weiss, a stockbroker, to help 112 students graduating from the Belmont Elementary School finance a college education. He has challenged his business colleagues to provide more counselors, tutors and endowment for 35,000 children in West Philadelphia.

2. Baltimore's Robert Bonwell, a retired businessman, who offered $5,000 in tuition to attend any state approved college or university in Maryland to 54 students at a Baltimore senior high school. Mr. Bonwell also hired five minority mentors to advise them.

3. Virginia multimillionaire George Kettle's offer to pay college costs for a sixth grade class at the Winston Educational Center in Washington, D.C. if they finish high school.

4. Fannie Mae, the national mortgage association, will place $500 in a special savings account for Woodson High School students who earn all A's or B's -- up to a $4,000 total.

By 1987 Lang grant college programs had spread to 15 cities. During 1988 Merrill Lynch in cooperation with the Urban League contributed $500,000 to be used in ten cities for 25 first grade students. Each student would have $2,000 invested so as to yield $25,000 twelve years later. However, these programs resemble the "wheel of fortune" and help only one school or one grade in a school with no help to thousands of other equally needy youth.

Evaluating These Programs

The original Cleveland programs have been evaluated on three occasions:

1) By the Markus Foundation which found that one reason students did not claim student aid 1954-1967 was that they didn't know how to fill out the forms and didn't believe they could qualify for assistance;

2) By the CSP in the 1970's when an outside expert showed them how to leverage other sources of student aid more effectively;

3) By sociology professor Eugene Uyecki of Case Western Reserve University in 1988 who surveyed a random sample of 633 student assisted by CSP. The Cleveland Foundation and Picway Stores paid for the study of recipients 1967-83.

The 1988 evaluation asked questions about completion of college, subsequent employment and degrees, and attitudes towards the services reviewed. The finding revealed that:

- o more than 9 out of 10 respondents attended a 4 year college and 77 percent finished college (80 percent of the 4 year college students, 64 percent of those attending 2 year colleges)
- o 85 percent attended Ohio colleges, 62 percent of them at public colleges
- o more than half of the students were the first persons in their family to attend college
- o 56 percent were black, 39 percent white and 4 percent other minorities
- o the more aid received from CSP, the more likely students were to graduate from a 4 year college
- o the graduation rate was 85 percent for white respondents and 75 percent for black respondents, substantially higher than the 50 percent reported in other national studies.
- o while 21 percent studied business, 28 percent studied the humanities or social sciences, 15 percent education, and 12 percent science and engineering
- o 40 percent work in private industry, 23 percent in government (one is an Ohio State Senator), 15 percent for non-profits and 5 percent are self-employed

Of the CSP services received:

- o 82 percent said CSP assistance was important in going to college and 63 percent in finishing college
- o 65 percent reported assistance with forms
- o 49 received counseling support and 41 percent information about specific colleges and universities
- o 19 percent received assistance in paying application fees and housing deposits

CSP aid was augmented by other sources:

76 percent from earnings from students work

62 percent federal grants

60 percent campus scholarships

55 state of Ohio grants

45 percent bank or college loans

43 percent family assistance

Of those who received aid 54 percent of the students came from families with an average annual income of under $15,000. Those from families with an income of more than $25,000 typically were from large families. The evaluation report included biographical case studies. One Hispanic attorney now in his early 40's serves on the CSP board. Another former recipient is a financial administrator for two foundations. Others include a medical doctor, an electrical engineer, a research chemist, a special education teacher, and a neighborhood housing specialist.

The collection of longitudinal data is important in evaluating all corporate and philanthropic efforts to assist education, especially in the cities. This Case Western study had a response rate of 38 percent, two-thirds of them women, which reflects in part the difficulty in keeping track of thousands of past recipients, many of whom became more mobile because of their education. Especially in the early years it was more important to get new groups into college than to track the progress of alumni. However, some funds must be raised or set aside for program evaluation and for maintaining a file on recipients after they leave or graduate.

Annually, as well as at the end of five years the organizers of The Boston Compact completed program evaluations. Indicators of success included a higher student attendance rate and some improvements in student achievement scores in four out of five years. However, the dropout rate showed signs of worsening in a decade of full employment, rising teenage pregnancy rates, and increased drug traffic in the city. The corporate community for its part met or exceeded all of the employment goals as promised at the outset of the Compact.

"unmet need" can make college impossible for a youth living in a family at or below the poverty line. Unlike more affluent youth, the low income student usually does not have an uncle or grandparent to fill the dollar gap, or pay the ever-present college fees.

Besides money, another key ingredient to insure that urban, so-called "at risk" students stay in college is emotional or survival support. Large urban universities can be cold, faceless, impersonal places. Advisers may simply be instructors or professors who sign a course registration card but are too busy with other duties to notice or help an insecure urban student. ACCESS provides mentors and a constant flow of advice and encouragement.

Other Policy and Research Questions

Well-educated, middle and upper income individuals may conclude that any inner-city "at-risk" student would be fortunate indeed to have the types of assistance and encouragement offered in the several cities and states. However, there remain some very fundamental questions.

1. How much can be done to increase college participation if the basic preparation for college is weak? Or if a high proportion of urban youth is malnourished and lethargic in school? Too few city high schools offer a fully comprehensive curriculum with enough well-trained, experienced teachers of mathematics and science. Too few students complete essays often enough to write well. Preparation for college requires much more than test practice during junior year on college admissions examinations; the twelve or more grades preceding college must provide a solid academic foundation.

2. Can the safety of students in urban schools be assured? Raymond Flynn, Mayor of Boston, in 1986 warned those raising funds for ACCESS that too many students in cities would succumb to cocaine addictions to ever benefit from further education. Other education workers report gangs and drug dealers in the streets and school yards.

3. Will early awareness efforts in middle schools be early enough and potent enough to counteract the peers and neighborhood persons who scoff at college attendance as a waste of time, and otherwise actively discourage thinking about staying in school? Some intelligent students are suspended often, held back in their grade, and tracked into non-college programs by educators who feel that only students conforming to typical norms should have the right to apply to college. How can schools and employers work with parents of students to raise expectations, to realize college is affordable, to understand their aspirations for their children can be realized?

4. Can foundations and corporations make enough of a difference beyond indicating support of major changes in urban education and talent development? William Julius Wilson in The Truly Disadvantaged documents a dramatic drop in urban demands for unskilled labor and a surge in demands during the 1980's for graduates with technical and professional skills. A national strategy of economic development is required to shift efficiently the labor force to higher-valued production. If so, students need more help than pre-tax contributions can provide; thus, the interest by Florida, New York State, Massachusetts and other states in expanding state-supported centers of excellence, federal talent search grants, early awareness and other

interventions along with lifelong retraining strategies. What may be crucial is the use of private venture capital to demonstrate the worth of new approaches but followed up by collaboration with government agencies as well as consortia of colleges and universities.

Frequently the solution includes advice to students either from an adult mentor, perhaps from a donor corporation, or a slightly older student from the same city neighborhood or comparable circumstance. Support from a caring individual can be crucial to a student's decision to remain in school. This fact persuaded the ACCESS staff to provide newsletters and frequent follow-up help to those students moving through the college years.

Higher education by the year 2000 will cost more than $100,000 for many selective independent colleges and $50,000 at residential public universities. The stakes are very high. Not every student in grade 7 or 8 will earn enough A's to assemble $5,000 or $10,000 in accumulated cash and if they do, it may pay for only one semester. Some students will survive family crises or neighborhood temptations to drop out and will graduate, need help, and deserve as much assistance as our combined philanthropic and governmental systems will provide. What is important is that all children in a city or county have the opportunity to benefit from higher education.

The Cleveland and Boston models offer a total program to all inner-city youth that may serve their needs better than the simple adopt-a-school model. New York and other states may soon pay for early awareness, mentoring and urban scholarship counseling for many city students. However, corporate and foundation support for start-up, demonstration, and city-wide programs will be crucial ingredients of college opportunity and economic development programs in the 1990's.

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